

**CMHC**

CarCo Motors  
Holding Corporation

Thursday, January 22, 2015

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U.S. BANKRUPTCY COURT  
DULUTH, MN

CMHC  
PO Box 332  
Rice, MN 56367

Bankruptcy Clerk's Office  
404 U.S. Courthouse  
515 West First Street  
Duluth, MN 55802

Regarding: Case Number 14-50817-GFK

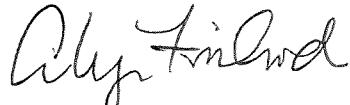
To Whom It May Concern,

Michelle Boyer and Adam Boyer had two vehicles financed through CMHC. Both of the vehicles were ultimately repossessed due to severe delinquencies. Both vehicles came back with extensive cosmetic and mechanical issues due to years of what I believe to be lack of maintenance and misuse.

We were required to fix these problems in order to re-sell the vehicles. We were only able to sell the vehicles for a fraction of what they owed. In an effort to recoup our expenses, I request that this debt is not discharged through the Boyers' bankruptcy proceeding. Instead, I am requesting that they pay the deficient vehicle loans as promised in their signed security agreements.

Please consider this letter during your proceedings. If you have any questions or would like any of the supporting documentation, please do not hesitate to contact me.

Respectfully,



Carolyn Friedrich  
Director

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Rice, MN 56367

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